SENATOR Decamp: I will withdraw the amendment. However, since you have made some observations on amendments, I would submit that we frequently have the introducer's amendments and then have amendments to those amendments that go in completely different directions. I cite as an example, just the other day we had the bill should go to the Health and Welfare Committee. Somebody else amended it to go in completely the opposite direction, which was the whole conflict, to the Judiciary Committee. So I withdraw the amendment. I will bring it up later and I think the ruling is probably not correct, is all.

PRESIDENT: This is going to continue to give us trouble but in the main I would like to follow the Rules so that the introducer's amendments shall be considered first and I think if we can stay with that philosophy. There is going to be some problems with it, but in any event, that will be the Chair's ruling, and when the matter does come to a vote, we will be voting on Senator Barnett's amendment rather than Senator DeCamp's amended amendment. The Chair recognizes Senator Murphy.

SENATOR MURPHY: I think possibly we have the same situation. I have an amendment to Senator Barnett's amendment. However, it in no way alters his. It simply adds a third paragraph. Now I don't know if this is going to follow in the context in which you are speaking now or if you would prefer to continue with Senator Barnett's amendment and then bring this in after adopting his. I don't know.

PRESIDENT: If it is an amendment that changes some language or something of that nature, but it just seemed to me that Senator DeCamp's amendment strikes and substitutes and that could not be allowed because then we would not be discussing Senator Barnett's amendment.

SENATOR MURPHY: Well, I will leave it up to the Chair. This is additional language that does not alter Senator Barnett's.

PRESIDENT: I think the Chair would accept that.

SENATOR MURPHY: Either procedure is agreeable.

PRESIDENT: You are moving that now at this time.

SENATOR MURPHY: It is at the pleasure of the Chair, sir. Like I say, we can adopt Senator Barnett's amendment after discussing it and then take this one up because it will not alter it.

PRESIDENT: Okay. Any further discussion on Senator Barnett's amendment? Would you care to close, Senator Barnett?

SENATOR BARNETT: For the people that have missed where this amendment is, it is in page 173 of the Journal and what it does is it allows the lending institutions to just hold out for escrow the amount of money needed to pay your